



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Harold N. Kaplan (HK-0226)

In Re:  
**Clifford Carter,**  
**Debtor,**  
**Regina Carter fka Regina Collins**  
**fka Regina Spring Carter,**  
**Joint Debtor.**

Order Filed on April 6, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-28930-ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

Recommended Local Form:

Followed

Modified

**ORDER VACATING STAY**

The relief set forth on the following page, is hereby **ORDERED**.

**DATED: April 6, 2021**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Page 2

Debtors: Clifford Carter and Regina Carter fka Regina Collins fka Regina Spring Carter

Case No.: **19-28930-ABA**

Caption of Order: **Order Vacating Stay**

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Upon the motion of PHH Mortgage Corporation as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-W1, (“Secured Creditor”) under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor’s rights in regard to the following:

Real property more fully described as:

504 E Godfrey Avenue, Philadelphia, Pennsylvania 19120.

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff’s sale (purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.